In September 1990, RBI set up a Committee on customer services in banks under the Chairmanship of Shri Goiporia to go into various aspects of customer services in banks and to make suitable recommendations for its perceptible improvement. The Committee made 97 recommendations out of which 86 recommendations have been accepted by banks for implementation.

A scheme of Banking Ombudsman, 1995 has been introduced for quick redressal of customer grievances. Banking Ombudsmen have been appointed at 14 centres covering the entire length and breadth of the country. This scheme has by and large prompted banks to streamline their internal complaints redressal mechanism/procedures. Banks have been taking the following steps on a continuing basis:

1. Increased computerisation of branches;
2. Introduction of High-tech information technology;
3. Setting up of specialised branches like SSI Branches, Industrial Finance Branch, Overseas Branches etc. for providing specialised services;
4. Providing man power training facilities for human resources development;
5. Appointment of Nodal Officers by nationalised banks to handle customer complaints. A list of Nodal Officers has been published in the Newspapers for the information of customers.

**GIC's Houses Allotted to the Bachelor Officers**

2803. DR. RAMESH CHAND TOMAR: Will the Minister of FINANCE be pleased to state:

(a) whether the Committee appointed by New India Assurance Company Ltd. have recommended allotment of company's house to bachelor officers not covered under rule and whether the Company has made allotment of houses to bachelor officers contrary to the guidelines dated May 22, 1992 in this regards;

(b) if so, the reason therefor and the details thereof;

(c) whether GIC propose to hold any inquiry into the inordinate delay and irregularities in the allotment of company's houses to the officers by NIAC in the National Capital Region;

(d) whether allotment of houses made contrary to rules will be cancelled; and

(e) if not, the steps taken/proposed to be taken to rectify the irregularities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) The information is being collected and will be laid on the Table of the House.

**Wagon Industry**

2804. SHRI HARADHAN ROY: Will the Minister of INDUSTRY be pleased to state:

(a) whether the wagon orders by the Railways have declined during 1997-98;

(b) if so, the details thereof alongwith the actual decline against anticipated orders, PSUs-wise;

(c) the likely impact on the wagon manufacturing units of public sectors; and

(d) the steps taken by the Government to remedy the situation?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN): (a) The wagon orders by the Railways during 1997-98 (upto 5-7-97) as compared to the orders for 1996-97 is attached as statement.

(b) The actual wagon orders against anticipated orders PSU wise is at table 2 of annexure.

(c) and (d) Wagon orders below expected level will result in under-utilisation of installed capacities, which will increase cash losses of the PSUs. Ministry of Railways have been requested of sufficiently load the PSUs.

| | 1996-97 | | 1997-98 | |
|---|---|---|---|---|
| | Public Sector | Private Sector | Public Sector | Private Sector |
| Orders carried forward from previous year | 9,742.5 | 7,467.5 | 5,230 | 6,875 |
| Orders released during the year | 3,685 | 11,532.5 | 3,935 | 6,010 |
| Total: | 13,427.5 | 19,000 | 9,165 | 12,885 |
| *Grand Total:* | | *32,427.5* | | *22,050* |

*Table 2 referred to in reply to part (b) of Lok Sabha Unstarred Question No. 2804 for answer on 08.08.1997.*

(In Four Wheeler Units)

| Name of Unit | Anticipated orders | Wagon orders released so far | Difference in workload |
|---|---|---|---|
| Bharat Wagon & Engg. Co. Ltd. | 1,590 | 980 | 610 |
| Braithwaite & Co. Ltd. | 1,300 | 725 | 575 |
| Burn Standard Co. Ltd. | 2,850 | 347.5 | 2,502.5 |
| Jessop & Co. Ltd. | 350 | 0 | 350 |
| Total: | 6,090 | 2,052.5 | 4,037.5 |

**Exemption From Registration**

2805. SHRI SURESH PRABHU: Will the Minister of FINANCE be pleased to state:

(a) whether the State Industrial Development Corporations (SIDCs) and some other companies have sought exemption from the Reserve Bank of India (RBI) for registration as a Non-Banking Finance Company (NBFC);

(b) if so, the grounds on which the exemption is being sought; and

(c) the reaction of the RBI thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (c) The information is being collected and will be laid on the Table of the House.

**Production and Supply of Coal**

2806. SHRI ANIL BASU: Will the Minister of COAL be pleased to state:

(a) the quantum of coal extracted from the mines of West Bengal during each of the last three years;

(b) the quantity of coal allotted to various sectors/industries of West Bengal during this period;

(c) whether the Government of West Bengal have requested for allotment of additional quota of coal; and

(d) if so, the decision taken thereon so far?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH): (a) Coal produced from the mines of Coal India Ltd. located in the State of West Bengal during the last three years is as under:

(million tonnes)

| 1994-95 | 1995-96 | 1996-97 |
|---|---|---|
| 16.72 | 17.5 | 17.66 |

(b) The requirements of coal for various consumers are assessed industry/sector-wise for the whole country and are not assessed State-wise. However, sectorwise despatches for the State of West Bengal during the last three years is as follows:

(million tonnes)

| Sector | 1994-95 | 1995-96 | 1996-97 |
|---|---|---|---|
| Power House | 15.25 | 16.37 | 17.53 |
| Steel | 03.14 | 03.05 | 03.05 |
| Cement | 00.003 | 00.005 | 00.003 |
| Fertilizer | — | 00.03 | 00.02 |
| Paper | 00.12 | 00.18 | 00.18 |
| Textile/Rayon | 00.11 | 00.09 | 00.10 |
| Soft Coke | 00.06 | 00.04 | 00.04 |
| Others | 02.50 | 02.63 | 02.61 |
| Total: | 21.183 | 22.395 | 23.533 |

(c) As informed by CIL, no request for allotment of additional quota has been received from Government of West Bengal.

(d) Does not arise in view of reply to part (c) above.

**Housing Loan Scam in New India Assurance Co. Ltd.**

2807. SHRI SOUMYA RANJAN: Will the Minister of FINANCE be pleased of refer to the reply given to Unstarred Question No. 1233 on 19th July, 1996 and state:

(a) the details of action taken by New India Assurance Co. Ltd. in the 'Housing Loan Scam' so far;

(b) whether the vital documents like voucher, account books and floppy have been destroyed as reported